

EXHIBIT “J”

Windsor Securities LLC.
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January 14, 2011

Mr. Gregory Barnes
1315 Crescent Circle
Lilburn, GA 30074

John L. Bitter, Jr.
30 Mooregate Square, NW
Atlanta, GA 30327

re: Pacific Life #VF51701770

Dear Gentleman:

It has been several months since our attorney, Mr. Rousseau, wrote to you asking for, among other things, the original insurance policy and Mr. Bitter's signature. We have received no reply.

Windsor Securities LLC entered into the Life Insurance Premium Financing Agreement in good faith, and continued to make premiums in good faith. As explained most recently in Mr. Rousseau's September 8 letter (copy enclosed), the Trust defaulted on that Agreement and as a matter of law, Windsor assumed ownership of the Policy. As owner, Windsor has continued to pay premiums to Pacific Life since that letter was sent. Windsor has also since been named Irrevocable Beneficiary of the Policy.

We ask one more time for your cooperation in sending us the paperwork we requested so that we can conclude our relationship in an amicable fashion. As previously explained to Mr. Houchins we would be more kindly disposed towards the trust should we have your cooperation.

Sincerely

Steven G. Prusky, Managing Member

SGP/mw

Cc: Eugene Houchins, Jr.